

Information to identify the case:

Debtor 1	Floyd D. Flasher	Social Security number or ITIN	xxx-xx-2507
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Betty L. Flasher	Social Security number or ITIN	xxx-xx-0256
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10600-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Floyd D. Flasher

Betty L. Flasher

11/19/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Floyd D. Flasher
 Betty L. Flasher
 Debtors

Case No. 18-10600-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-1

User: amaz
 Form ID: 318

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Nov 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 21, 2018.

db/jdb #+Floyd D. Flasher, Betty L. Flasher, 9116 Jackson Run Road, Sugar Grove, PA 16350-5042
 14865683 +CNH Capital America, PO Box 3600, Lancaster, PA 17604-3600
 14865686 +Everest Receivable Services, 5165 Broadway #112, Depew, NY 14043-4012
 14865687 +FNB Cons Disc Co., 210 Liberty Street, Warren, PA 16365-5708
 14865688 +Hessley Law Offices, 315 2nd Avenue, STE 602, Warren, PA 16365-2436
 14865691 +Northwest Bank, 100 Liberty Street, Warren, PA 16365-2497
 14865694 +PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230-3180
 14865695 +PNC Bank, PO Box 8703, Dayton, OH 45401-8703
 14865692 +Patricia Kutschke, 15 Rounds Hill Road, Sugar Grove, PA 16350-5401
 14865693 Penelec, PO Box 3687, Akron, OH 44309-3687
 14865698 +Quality Asset Recovery, 7 Foster Ave, STE 101, Gibbsboro, NJ 08026-1191
 14865699 +Sara J. Flasher, PO Box 384, Warren, PA 16365-0384
 14865704 +Warren General Hospital, Two Crescent Park West, PO Box 68, Warren, PA 16365-0068

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr +E-mail/Text: jmelaragno@iq7technology.com Nov 20 2018 03:07:23 John C. Melaragno, Trustee, 502 West 7th Street., Erie, PA 16502-1333

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 20 2018 03:06:21 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14865681 E-mail/Text: matthartweg@cbjcredit.com Nov 20 2018 03:07:16 CBJ Credit Recovery, PO Box 1132, Jamestown, NY 14702-1132
 14865682 +E-mail/Text: matthartweg@cbjcredit.com Nov 20 2018 03:07:16 CBJ Credit Recovery, 117 W 4th Street, Jamestown, NY 14701-5005
 14865684 EDI: DCI.COM Nov 20 2018 08:05:00 Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
 14865685 +EDI: DCI.COM Nov 20 2018 08:05:00 Diversified Consultants, Inc., 10550 Deerwood Park Blvd STE 309, Jacksonville, FL 32256-2805
 14865689 +E-mail/Text: BKRMailOPS@weltman.com Nov 20 2018 03:05:58 Kay Jewelers, 375 Ghent Road, Akron, OH 44333-4600
 14865690 +EDI: MID8.COM Nov 20 2018 08:02:00 Midland Credit Management, 2365 Northside Drive, STE 300, San Diego, CA 92108-2709
 14865696 EDI: PRA.COM Nov 20 2018 07:59:00 Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
 14865697 EDI: PRA.COM Nov 20 2018 07:59:00 Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk, VA 23541
 14866633 +EDI: PRA.COM Nov 20 2018 07:59:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14865701 EDI: RMSC.COM Nov 20 2018 08:04:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
 14865700 EDI: RMSC.COM Nov 20 2018 08:04:00 Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061
 14865702 +EDI: VERIZONCOMB.COM Nov 20 2018 07:58:00 Verizon Bankruptcy, PO Box 3037, Bloomington, IL 61702-3037
 14865703 +E-mail/Text: pgilbert@warren-county.net Nov 20 2018 03:06:59 Warren County Tax Claims Bureau, 204 Fourth Avenue, Warren, PA 16365-2399

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank National Association
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 21, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-1

User: amaz
Form ID: 318

Page 2 of 2
Total Noticed: 28

Date Rcvd: Nov 19, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 19, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
John C. Melaragno, Trustee johnm@mplegal.com,
jmelaragno@IQ7technology.com;katie@mplegal.com;kbernsley@hotmail.com;john.mello21@gmail.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Sara J. Flasher on behalf of Debtor Floyd D. Flasher sarajaneflasher@aol.com,
doubleflash@aol.com;flashersr78776@notify.bestcase.com
Sara J. Flasher on behalf of Joint Debtor Betty L. Flasher sarajaneflasher@aol.com,
doubleflash@aol.com;flashersr78776@notify.bestcase.com

TOTAL: 5